

Information to identify the case:

Debtor 1	<u>Richard L. Pikunis</u>	Social Security number or ITIN	xxx-xx-3426
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marlene E. Pikunis</u>	Social Security number or ITIN	xxx-xx-9657
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-32860-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard L. Pikunis

Marlene E. Pikunis

2/16/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard L. Pikunis
 Marlene E. Pikunis
 Debtors

Case No. 17-32860-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.
 db/jdb

	Richard L. Pikunis, Marlene E. Pikunis, 1701 Yarmouth Ln, Apt A, Mount Laurel, NJ 08054-6257
517173462	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517173463	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517173465	Citi Bank/Best Buy, Centralized BK/Citicorp Credit Svcs, PO Box 790040, Saint Louis, MO 63179-0040
517173466	Citicorp Credit, SVC/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
517173468	Firstmark Services, 121 S 13th St, Lincoln, NE 68508-1904
517173469	Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
517173471	Optimum Outcomes, Inc., PO Box 58015, Raleigh, NC 27658-8015
517173472	Our Lady of Lourdes Medical Center-Camde, PO Box 822099, Philadelphia, PA 19182-2099
517173473	Penn Medicine, Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
517173474	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577
517173475	Southern Jersey Family Medical Center, 1 N White Horse Pike, Hammonton, NJ 08037-1875
517173477	Virtua, PO Box 8485, Coral Springs, FL 33075-8485
517173478	Virtua Health, PO Box 8500, Philadelphia, PA 19178-8500
517173479	Virtua Memorial, PO Box 8500-7542, Philadelphia, PA 19178-7542
517173480	Walgreens Co., PO Box 90486, Chicago, IL 60696-0486

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

	E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517173461	EDI: RMCB.COM Feb 16 2018 23:13:00 American Medical Collection Agency, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
517173464	EDI: CAPITALONE.COM Feb 16 2018 23:13:00 Capital One Bank, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517173467	EDI: DISCOVER.COM Feb 16 2018 23:13:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517173470	EDI: MERRICKBANK.COM Feb 16 2018 23:13:00 Merrick Bank, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
517173476	EDI: TDBANKNORTH.COM Feb 16 2018 23:13:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net
 Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Richard L. Pikunis, Jr. on behalf of Debtor Richard L. Pikunis pikunislaw@gmail.com,
G20228@notify.cincompass.com
Richard L. Pikunis, Jr. on behalf of Joint Debtor Marlene E. Pikunis pikunislaw@gmail.com,
G20228@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7